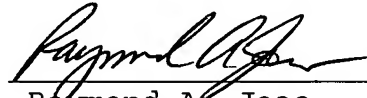


I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop RCE, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on February 27, 2006.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop RCE
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST FOR CONTINUED EXAMINATION (RCE) TRANSMITTAL LETTER

Sir:

Please find transmitted herewith the following for
filing in the above-identified application:

1. Request For Continued Examination (RCE)

Transmittal Form;

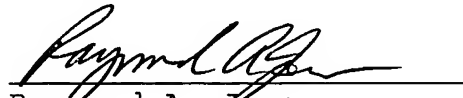
2. Credit Card Payment Form for \$395.00 for
payment of the required RCE filing fee;

3. Fee Transmittal Sheet (in duplicate) for
payment of the RCE filing fee;

4. Amendment and Response to Office Action; and

5. Return Receipt Postcard.

Respectfully Submitted,

A handwritten signature in dark ink, appearing to read "Raymond A. Joao", is written over a horizontal line.

Raymond A. Joao

Reg. No. 35,907

February 27, 2006

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992